

Dragonshield™ Cyber Crime Protector 21st Century

Bridging the gap between cyber and traditional risk exposures

AIG continues to be at the forefront of providing comprehensive insurance solutions to address today's highly complex exposures. We have developed cutting edge solutions that provide broader coverage for our insureds beyond the traditional types of cover. In fact, AIG was the first to offer cyber insurance globally in 1999 and the first to bring it to Asia in 2012.

Cyber risk exposures are constantly evolving as criminals are becoming more technologically advanced. Having cyber insurance coverage in place is no longer a "nice-to-have," but is an essential risk transfer solution for businesses whose operations are reliant on technology.

Following the success of AIG's CyberEdge® cover, we have now developed a market-leading insurance product that fills in the gap between traditional crime and cyber policies: the Dragonshield™ Cyber Crime Protector 21st Century.

Dragonshield™ Cyber Crime Protector 21st Century leverages the expertise of our Cyber, Crime, and Extortion specialists resulting in unmatched coverage for 21st Century cyber exposures. We address the gaps that are not covered by traditional crime and cyber policies and include a provision on cyber extortion coverage which is a rising concern for businesses today.



Under the Dragonshield™ Cyber Crime Protector 21st Century, AIG also provides coverage for traditional types of exposures that businesses may face on a more regular basis such as:



Crime

Fraudulent acts, theft, or dishonesty by an employee or any other person with an intent to obtain a personal financial gain



Loss or Damage

Physical loss or damage or actual destruction or disappearance of Money, Securities, Safes, or vaults within the premises



Damage to Property caused by a Criminal incident



Contractual and Regulatory Penalties

*does not cover penalty or fine imposed for loss of data



Interest Receivable or Payable

Interest for an amount for a financial loss covered by the policy



Care Custody and Control

Lost money, securities, and property in possession of the Insured

A holistic risk management approach to ensure business continuity is at the heart of AIG's insurance solutions. More than just paying for the financial losses, we also provide payment for services that help to mitigate risks, face them head-on should an incident arise, and enable clients to recover and bounce back after experiencing a loss. This includes fees for:



Pre-loss consultant services

Mitigating or reducing the risk of loss for the Insured



Investigative Specialists

These services investigate and report on the facts behind an incident



Forensic Services

Rendered in the event of an actual or suspected cyber crime to help determine what happened.



Legal Services

This covers legal fees, costs, and expenses incurred during legal proceedings.



Data or Systems Reconstitution

These are fees related to the amendment of systems / software to prevent a similar cyber incident from occurring.



Public Relations Services

These are expenses related to reputation and recovery initiatives such as hiring a public relations firm.

Why AIG



Market leader

AIG was the first to offer Cyber Insurance in the market dating back to 1999, and in Asia in 2012.



We insure a wide variety of **publicly listed companies, private corporations, and non-profit organizations** across various industries in Asia.

(Note: Financial Institutions not currently eligible for this cover)



We provide coverage for financial loss for crimes committed through the use of the **internet**, unauthorized use of **computers, cloud systems**, or other devices such as **smart phones and tablets**.



In 2016, AIG insured **22,000** commercial clients against cyber-related risks and **22 million** individuals against identity theft globally.



Bring on tomorrow

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